

**Fill in this information to identify your case:**

Debtor 1 Pamela Bennett Bryant  
 Debtor 2 \_\_\_\_\_  
 (Spouse, if filing)  
 United States Bankruptcy Court for the Eastern District of Pennsylvania  
 Case number 18-10892  
 (If known)

☒ Check if this is an amended filing

**Official Form 106Sum**  
**Amended Summary of Your Assets and Liabilities and Certain Statistical Information 12/15**

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

**Part 1: Summarize Your Assets**

|   | <b>Your assets</b><br>Value of what you own |
|---|---|
| <b>1. Schedule A/B: Property</b> (Official Form 106A/B)                   |   |
| 1a. Copy line 55, Total real estate, from <i>Schedule A/B</i> .....       | <u>\$140,000.00</u>                         |
| 1b. Copy line 62, Total personal property, from <i>Schedule A/B</i> ..... | <u>\$4,960.00</u>                           |
| 1c. Copy line 63, Total of all property on <i>Schedule A/B</i> .....      | <u>\$144,960.00</u>                         |

**Part 2: Summarize Your Liabilities**

|   | <b>Your liabilities</b><br>Amount you owe |
|---|---|
| <b>2. Schedule D: Creditors Who Have Claims Secured by Property</b> (Official Form 106D)  |   |
| 2a. Copy the total you listed in Column A, <i>Amount of claim</i> , at the bottom of the last page of Part 1 of <i>Schedule D</i> ..... | <u>\$110,215.06</u>                       |
| <b>3. Schedule E/F: Creditors Who Have Unsecured Claims</b> (Official Form 106E/F)  |   |
| 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of <i>Schedule E/F</i> .....                             | <u>\$0.00</u>                             |
| 3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of <i>Schedule E/F</i> .....                          | <u>\$16,957.00</u>                        |
| <b>Your total liabilities</b>   | <u>\$127,172.06</u>                       |

**Part 3: Summarize Your Income and Expenses**

|   |                   |
|---|-------------------|
| <b>4. Schedule I: Your Income</b> (Official Form 106I)                        |                   |
| Copy your combined monthly income from line 12 of <i>Schedule I</i> .....     | <u>\$5,710.00</u> |
| <b>5. Schedule J: Your Expenses</b> (Official Form 106J)                      |                   |
| Copy your monthly expenses from line 22, Column A, of <i>Schedule J</i> ..... | <u>\$4,565.00</u> |

**Part 4: Answer These Questions for Administrative and Statistical Records**

**6. Are you filing for bankruptcy under Chapters 7, 11, or 13?**  
☐ No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.  
☒ Yes

**7. What kind of debt do you have?**  
☒ **Your debts are primarily consumer debts.** *Consumer debts* are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9 for statistical purposes. 28 U.S.C. § 159.  
☐ **Your debts are not primarily consumer debts.** You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

**8. From the *Statement of Your Current Monthly Income* (Official Form 122A-1, 122B, or 122C-1):**  
Copy your total current monthly income from line 11..... \$4,096.00

**9. Copy the following special categories of claims from Part 4, line 6 of *Schedule E/F*:**.....

| From Part 4 on <i>Schedule E/F</i> , copy the following:   | Total claim   |
|--|---------------|
| 9a. Domestic support obligations (Copy line 6a.).....  | <u>\$0.00</u> |
| 9b. Taxes and certain other debts you owe the government. (Copy line 6b.).....   | <u>\$0.00</u> |
| 9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.) .....  | <u>\$0.00</u> |
| 9d. Student loans. (Copy line 6f.).....  | <u>\$0.00</u> |
| 9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims.<br>(Copy line 6g.)..... | <u>\$0.00</u> |
| 9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.).....  | <u>\$0.00</u> |
| 9g. <b>Total.</b> Add lines 9a through 9f.....   | <u>\$0.00</u> |

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## Official Form 106A/B Amended Schedule A/B: Property

12/15

In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

### Part 1: Describe Each Residence, Building, Land or Other Real Estate You Own or Have an Interest in

**1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property?**

- ☐ No. Go to Part 2.  
☒ Yes. Where is the property?

1.1 515 Chelton Avenue  
 Street address, if available, or other description  
#1505  
Philadelphia PA 19144  
 City, State, ZIP Code  
Philadelphia  
 County

**What is the property?** Check all that apply

- ☐ Single-family home  
☐ Duplex or multi-unit building  
☒ Condominium or cooperative  
☐ Manufactured or mobile home  
☐ Land  
☐ Investment property  
☐ Timeshare  
☐ Other  
N/A

**Who has an interest in the property?** Check

- ☒ one Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another

Other information you wish to add about this item, such as local property identification number:

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

| Current value of the entire property? | Current value of the portion you own? |
|---------------------------------------|---------------------------------------|
| \$140,000.00                          | \$140,000.00                          |

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.

**Fee Simple**

☐ Check if this is community property (see instructions)

**2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here. ....**

**\$140,000.00**

### Part 2: Describe Your Vehicles

**Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not?** Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on *Schedule G: Executory Contracts and Unexpired Leases*.

**3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles**

- ☒ No.  
☐ Yes.

**4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories**  
*Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories*

- ☒ No.  
☐ Yes.

5. Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages you have attached for Part 2. Write that number here .....

**Part 3: Describe Your Personal and Household Items**

**Do you own or have any legal or equitable interest in any of the following items?** (List the current value of the portion you own. Do not deduct secured claims or exemptions)

**6. Household goods and furnishings**

*Examples:* Major appliances, furniture, linens, china, kitchenware

- ☐ No  
☒ Yes **(Debtor's home furnishings \$600.00, D1)** ..... **\$600.00**

**7. Electronics**

*Examples:* Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games

- ☐ No  
☒ Yes **(Consumer electronics \$500.00, D1)** ..... **\$500.00**

**8. Collectibles of value**

*Examples:* Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles

- ☐ No  
☒ Yes **(Art prints \$2,500.00, D1)** ..... **\$2,500.00**

**9. Equipment for sports and hobbies**

*Examples:* Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments

- ☒ No  
☐ Yes .....

**10. Firearms**

*Examples:* Pistols, rifles, shotguns, ammunition, and related equipment

- ☒ No  
☐ Yes .....

**11. Clothes**

*Examples:* Everyday clothes, furs, leather coats, designer wear, shoes, accessories

- ☐ No  
☒ Yes **(Debtor's clothes \$350.00, D1)** ..... **\$350.00**

**12. Jewelry**

*Examples:* Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver

- ☐ No  
☒ Yes **(Various family jewelry peices \$250.00, D1)** ..... **\$250.00**

**13. Non-farm animals**

*Examples:* Dogs, cats, birds, horses

- ☒ No  
☐ Yes .....

**14. Any other personal and household items you did not already list, including any health aids you did not list**

- ☐ No  
☒ Yes **(Miscellaneous household items \$300.00, D1)** ..... **\$300.00**

15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write that number here .....

**\$4,500.00**

**Part 4: Describe Your Financial Assets**

**Do you own or have any legal or equitable interest in any of the following?** (List the current value of the portion you own. Do not deduct secured claims or exemptions)

**16. Cash**

*Examples:* Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition

☐ No

☒ Yes **Cash on hand \$60.00 (D1)** ..... **\$60.00**

**17. Deposits of money**

*Examples:* Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each.

☐ No

☒ Yes **Checking account - TD Bank \$400.00 (D1)** ..... **\$400.00**

**18. Bonds, mutual funds, or publicly traded stocks**

*Examples:* Bond funds, investment accounts with brokerage firms, money market accounts

☒ No

☐ Yes ..... **\$0.00**

**19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture**

☒ No

☐ Yes ..... **\$0.00**

**20. Government and corporate bonds and other negotiable and non-negotiable instruments**

*Negotiable instruments* include personal checks, cashiers' checks, promissory notes, and money orders.

*Non-negotiable instruments* are those you cannot transfer to someone by signing or delivering them.

☒ No

☐ Yes ..... **\$0.00**

**21. Retirement or pension accounts**

*Examples:* Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans

☐ No

☒ Yes **Teacher's pension UNKNOWN (D1)** ..... **UNKNOWN**

**22. Security deposits and prepayments**

Your share of all unused deposits you have made so that you may continue service or use from a company.

*Examples:* Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others

☒ No

☐ Yes ..... **\$0.00**

**23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years)**

☒ No

☐ Yes ..... **\$0.00**

**24. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified state tuition plan as defined in 26 U.S.C. § 529(b)(1).**

☒ No

☐ Yes ..... **\$0.00**

**25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit**

☒ No  
☐ Yes ..... **\$0.00**

**26. Patents, copyrights, trademarks, trade secrets, and other intellectual property**  
*Examples: Internet domain names, websites, proceeds from royalties and licensing agreements*

☒ No  
☐ Yes ..... **\$0.00**

**27. Licenses, franchises, and other general intangibles**  
*Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses*

☒ No  
☐ Yes ..... **\$0.00**

**28. Tax refunds owed to you**  
 Give specific information about them, including whether you already filed the returns and the tax years

☒ No  
☐ Yes ..... **\$0.00**

**29. Family support**  
*Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement*

☒ No  
☐ Yes ..... **\$0.00**

**30. Other amounts someone owes you**  
*Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else*

☒ No  
☐ Yes ..... **\$0.00**

**31. Interests in insurance policies**  
*Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance. Name the insurance company of each policy and the beneficiary, and list its value*

☒ No  
☐ Yes ..... **\$0.00**

**32. Any interest in property that is due you from someone who has died**  
 If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died.

☒ No  
☐ Yes ..... **\$0.00**

**33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment**  
*Examples: Accidents, employment disputes, insurance claims, or rights to sue*

☒ No  
☐ Yes ..... **\$0.00**

**34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims**

☒ No  
☐ Yes ..... **\$0.00**

**35. Any financial assets you did not already list**

☒ No  
☐ Yes ..... **\$0.00**

**36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here .....**

**\$460.00**

**Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.**

**37. Do you own or have any legal or equitable interest in any business-related property?**

- ☒ No. Go to part 6.  
☐ Yes. Go to line 38.

**Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In.**  
If you own or have an interest in farmland, list it in Part 1.

**46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?**

- ☒ No. Go to part 7.  
☐ Yes. Go to line 47.

**Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above**

**53. Do you have other property of any kind you did not already list?**

*Examples: Season tickets, country club membership*

- ☐ No  
☒ Yes Time Share (2 weeks) UNKNOWN; Fee Simple (D1)..... **UNKNOWN**

**54. Add the dollar value of all of your entries from Part 7, including any entries for pages you have attached for Part 7. Write that number here .....** **UNKNOWN**

**Part 8: List the Totals of Each Part of this Form**

|   |                     |
|---|---------------------|
| <b>55. Part 1: Total real estate, line 2 .....</b>                            | <b>\$140,000.00</b> |
| <b>56. Part 2: Total vehicles, line 5.....</b>                                |                     |
| <b>57. Part 3: Total personal and household items, line 15.....</b>           | <b>\$4,500.00</b>   |
| <b>58. Part 4: Total financial assets, line 36 .....</b>                      | <b>\$460.00</b>     |
| <b>59. Part 5: Total business-related property, line 45.....</b>              |                     |
| <b>60. Part 6: Total farm- and fishing-related property, line 52 .....</b>    |                     |
| <b>61. Part 7: Total other property not listed, line 54 .....</b>             | <b>UNKNOWN</b>      |
| <b>62. Total personal property. Add lines 56 through 61 .....</b>             | <b>\$4,960.00</b>   |
| <b>63. Total of all property on Schedule A/B. Add line 55 + line 62 .....</b> | <b>\$144,960.00</b> |

**Fill in this information to identify your case:**

Debtor 1 Pamela Bennett Bryant

Debtor 2 \_\_\_\_\_  
(Spouse, if filing)

United States Bankruptcy Court for the Eastern District of Pennsylvania

Case number 18-10892  
(If known)

☒ Check if this is an amended filing

**Official Form 106C**

**Amended Schedule C: The Property You Claim as Exempt** 04/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

**Part 1: Identify the Property You Claim as Exempt**

**1. Which set of exemptions are you claiming?** Check one only, even if your spouse is filing with you.

- ☐ You are claiming PA state exemptions and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
- ☒ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

**2. For any property you list on Schedule A/B that you claim as exempt, fill in the information below.**

| Brief description of the property and line on Schedule A/B that lists this property | Current value of the portion you own<br><i>Copy the value from Schedule A/B</i> | Amount of the exemption you claim<br><i>Check only one box for each exemption</i>  | Specific laws that allow exemption              |
|---|---|--|---|
| Debtor's summer home - 3101 Boardwalk Hall, Unit 2408-1 (Line 1)                    | \$140,000.00  | <input checked="" type="checkbox"/> \$23,675.00 + \$1,250.00<br><input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit | 11 U.S.C. § 522(d)(1) and 11 U.S.C. § 522(d)(5) |
| Debtor's home furnishings (Line 6)  | \$600.00  | <input checked="" type="checkbox"/> \$600.00<br><input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit                 | 11 U.S.C. § 522(d)(3)                           |
| Consumer electronics (Line 7)   | \$500.00  | <input checked="" type="checkbox"/> \$500.00<br><input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit                 | 11 U.S.C. § 522(d)(3)                           |
| Debtor's clothes (Line 11)  | \$350.00  | <input checked="" type="checkbox"/> \$350.00<br><input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit                 | 11 U.S.C. § 522(d)(3)                           |
| Various family jewelry peices (Line 12)   | \$250.00  | <input checked="" type="checkbox"/> \$250.00<br><input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit                 | 11 U.S.C. § 522(d)(4)                           |
| Miscellaneous household items (Line 14)   | \$300.00  | <input checked="" type="checkbox"/> \$300.00<br><input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit                 | 11 U.S.C. § 522(d)(9)                           |
| <b>Total</b>  | \$142,000.00  | \$26,925.00  |   |



**3. Are you claiming a homestead exemption of more than \$160,375.00?**

(Subject to adjustment on 04/01/2019 and every 3 years after that for cases filed on or after the date of adjustment.)

- ☒ No  
☐ Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?  
☐ No  
☐ Yes

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Debtor 2 \_\_\_\_\_  
(Spouse, if filing)

United States Bankruptcy Court for the Eastern District of Pennsylvania

Case number 18-10892  
(If known)

Check if this is:  
☒ An amended filing  
☐ A supplement showing  
post-petition chapter 13  
expenses as of

## Official Form 106J Amended Schedule J: Your Expenses

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

### Part 1: Describe Your Household

**1. Is this a joint case?**

- ☒ No. Go to line 2.  
☐ Yes. **Does Debtor 2 live in a separate household?**
- ☒ No.  
☐ Yes. Debtor 2 must file Official Form 106J-2, *Expenses for Separate Household of Debtor 2*

**2. Do you have dependents?**

Do not list Debtor 1 or Debtor 2. ☒ No  
Do not state the dependents' ☐ Yes. Fill out this  
names. information for  
each dependent

| Dependent's<br>relationship to Debtor<br>1 or Debtor 2 | Dependent's age | Does dependent live<br>with you? |
|--|-----------------|----------------------------------|
|--|-----------------|----------------------------------|

**3. Do your expenses include expenses of people other than yourself and your dependents?**

☒ No  
☐ Yes

### Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as your bankruptcy filing date unless you are using this form as supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date

Include expenses paid for with non-cash governmental assistance if you know the value of such assistance and have included it on *Schedule I: Your Income* (Official Form 106I).

**Note:** Expenses for property other than the debtor(s)' primary residence(s), if any, are reported in the Summary of Business/Real-Estate Income & Expense annexed to Schedule I.

**Note:** Monthly payments that are being made through the Chapter 13 Plan, if any, are not included in the expenses listed on this schedule.

**4. The rental or home ownership expenses for your residence.** Include first mortgage payments and any rent for the ground or lot.

4. **\$2,040.00**

If not included in line 4:

**4a. Real estate taxes**

4a.

**4b. Property, homeowner's, or renter's insurance**

4b.

|      |  | Your expenses |
|------|--|---------------|
| 4c.  | Home maintenance, repair, and upkeep expenses  |               |
| 4d.  | Homeowner's association or condominium dues  |               |
| 5.   | Additional mortgage payments for your residence, such as home equity loans   |               |
| 6.   | Utilities:   |               |
| 6a.  | Electricity, heat, natural gas   | \$80.00       |
| 6b.  | Water, sewer, garbage collection   | \$25.00       |
| 6c.  | Telephone, cell phone, Internet, satellite, and cable services   | \$185.00      |
| 6d.  | Other. Specify: N/A  |               |
| 7.   | Food and housekeeping supplies   | \$380.00      |
| 8.   | Childcare and children's education costs   |               |
| 9.   | Clothing, laundry, and dry cleaning  | \$80.00       |
| 10.  | Personal care products and services  | \$50.00       |
| 11.  | Medical and dental expenses  | \$50.00       |
| 12.  | Transportation. Include gas, maintenance, bus or train fare.<br>Do not include car payments.   | \$150.00      |
| 13.  | Entertainment, clubs, recreation, newspapers, magazine, and books  |               |
| 14.  | Charitable contributions and religious donations   |               |
| 15.  | Insurance.<br>Do not include insurance deducted from your pay or included in lines 4 or 20.  |               |
| 15a. | Life insurance   |               |
| 15b. | Health insurance   |               |
| 15c. | Vehicle insurance  |               |
| 15d. | Other insurance. Specify: N/A  |               |
| 16.  | Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: N/A  |               |
| 17.  | Installment or lease payments<br>(None)  | \$0.00        |
| 18.  | Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, <i>Schedule I</i> (Official Form 106I) |               |
| 19.  | Other payments you make to support others who do not live with you.<br>Specify: N/A  |               |
| 20.  | Other real property expenses not included in lines 4 or 5 of this form or on <i>Schedule I</i> (Official Form 106I)                                    |               |
| 20a. | Mortgages on other property  |               |
| 20b. | Real estate taxes  |               |
| 20c. | Property, homeowner's, or renter's insurance   |               |
| 20d. | Maintenance, repair, and upkeep expenses   |               |
| 20e. | Homeowner's association or condominium dues  |               |
| 20f. | Other. Specify:  |               |

|   |      | Your expenses |
|---|------|---------------|
| 21. Other. Specify:   | 21.  |               |
| Mortgage payment on Debtor's second house   |      | \$1,525.00    |
| 22. Calculate your monthly expenses.  |      |               |
| 22a. Add lines 4 through 21.  | 22a. | \$4,565.00    |
| 22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2  | 22b. |               |
| 22c. Add line 22a and 22b. The result is your monthly expenses.   | 22c. | \$4,565.00    |
| 23. Calculate your monthly net income   |      |               |
| 23a. Copy line 12 (your combined monthly income) from Schedule I  | 23a. | \$5,710.00    |
| 23b. Copy your monthly expenses from line 22 above.   | 23b. | \$4,565.00    |
| 23c. Subtract your monthly expenses from your monthly income.<br>The result is your monthly net income  | 23c. | \$1,145.00    |
| 24. Do you expect an increase or decrease in your expenses within the year after you file this form?  |      |               |
| For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage? |      |               |
| <input checked="" type="checkbox"/> No<br><input type="checkbox"/> Yes.<br>Explain.....   |      |               |

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(Spouse, if filing)  
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(If known)

☒ Check if this is an amended filing

**Official Form 106Dec**

**Amended Declaration About an Individual Debtor's Schedules**

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

**Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?**

- ☒ No  
☐ Yes. Name of person N/A. Attach *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119).

**Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.**

/s/ Pamela Bennett Bryant  
Signature of Debtor 1

05/30/2018  
Date

\_\_\_\_\_  
Signature of Debtor 2

05/30/2018  
Date